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File: USPT

Jun 7, 2005

US-PAT-NO: 6904412

DOCUMENT-IDENTIFIER: US 6904412 B1

TITLE: Method and apparatus for a mortgage loan originator compliance engine

DATE-ISSUED: June 7, 2005

INVENTOR-INFORMATION:

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US-CL-CURRENT: 705/38; 707/1

CLAIMS:

We claim:

1. A computer implemented method for generation of a set of required procedures for originating a mortgage loan comprising the acts of: receiving a loan request at a server node, the loan request including loan application data; accessing an electronic database, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations; applying appropriate jurisdictional, employee and lender criteria to the loan application data and to the electronic database to automatically determine a set of loan originating tasks applicable to each mortgage loan transaction; generating a loan origination compliance task workflow at the server node, the loan origination compliance task workflow including an organized sequence of a plurality of task actions comprising a subset of the comprehensive list and disclosing all actions required by one or more of a third party loan originator, a lending institution, and a borrower so that lending institutions may legally compensate third party originators in compliance with applicable federal or state law; and distributing one or more task actions of the loan origination compliance task workflow from the server node to one or more systems associated with one or more of a third party loan originator, a lending institution, and a borrower capable of performing one or more of the task actions.

2. The computer implemented method of claim 1 comprising monitoring completion of the plurality of task actions whereby a report of completion of all required tasks can be generated.

3. The computer implemented method of claim 1 comprising the additional act of authenticating a person submitting the request to process a mortgage loan.

4. The computer implemented method of claim 1 comprising the additional act of electronically transferring the plurality of task actions to an electronic loan workflow engine for controlling and managing execution of the task actions.
5. The computer implemented method of claim 1 wherein the plurality of task actions is based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements.
6. The computer implemented method of claim 1 comprising an additional step of producing a completion certificate.
7. A compliance engine for automated origination of a mortgage loan comprising: a computer system having communications devices for receiving a loan request; the computer system having an electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations; the computer system having logic mechanisms programmed to apply an updatable set of rules, logic and criteria to each transaction in order to generate a trackable loan origination compliance task workflow, the loan origination compliance task workflow including an organized sequence of a plurality of task actions comprising a subset of the comprehensive list and identifying actions required by one or more of a third party loan originator, a lending institution, and a borrower so that lending institutions may legally compensate third party originators in compliance with applicable federal or state law; and the computer system having additional logic mechanisms programmed to electronically distribute one or more task actions of the loan origination compliance task workflow to one or more systems associated with one or more of a third party loan originator, a lending institution, and a borrower capable of performing one or more of the task actions.
8. The compliance engine of claim 7 further comprising electronic logic devices programmed to monitor completion of the plurality of task actions and to generate a report of completion of all required tasks.
9. The compliance engine of claim 7 wherein selected vendors are automatically notified to perform a task and to report task completion.
10. The compliance engine of claim 7 wherein the plurality of task actions is based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements.
11. An apparatus for automated origination of a mortgage loan comprising: means for receiving a loan request; means for storing a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations; means for applying a set of rules, logic and criteria to the loan application data and to federal, state and local compliance data in order to determine an applicable subset of tasks required to originate a loan; means, coupled to the means for receiving a loan request, for generating a trackable loan origination compliance task workflow, the loan origination compliance task workflow including an organized sequence of a plurality of task actions comprising a subset of the comprehensive list and identifying actions required by one or more of a third party loan originator, a lending institution and a borrower so that lending institutions may legally compensate third party originators in compliance with applicable federal or state law; and means, coupled to the means for generating a trackable loan origination compliance task workflow, for electronically

distributing one or more of the task actions of the loan origination compliance task workflow to one or more systems associated with one or more of a third party loan originator, a lending institution, and a borrower capable of performing one or more of the task actions.

12. In a network having a user node including a browser program coupled to said network, said user node providing requests for information and providing mortgage loan application related commands on said network, a network node comprising: a mortgage loan origination server node responsive to a loan request from said user node, whereby said mortgage loan origination server node provides a first mechanism for accessing an electronic database and for generating a trackable loan origination compliance task workflow, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations, the loan origination compliance task workflow including an organized sequence of a plurality of task actions comprising a subset of the comprehensive list and identifying actions required by one or more of a third party loan originator, a lending institution, and a borrower so that lending institutions may legally compensate third parts originators in compliance with applicable federal or state law; and provides a second mechanism coupled to the first mechanism, for distributing one or more of the task actions of the loan origination compliance task workflow to one or more systems associated with one or more of a third party loan originator, a lending institution, and a borrower capable of performing one or more of the task actions.

13. The node of claim 12 wherein the loan origination server node provides a third mechanism to electronically monitor completion of the plurality of task actions whereby a certificate of completion of all required tasks can be generated.

14. The node of claim 12 wherein the actions required to process the mortgage loan are based upon mortgage loan related laws and regulations comprising Federal, State, local and professional regulations and requirements.

15. A computer program product stored on a computed usable medium, comprising: a first computer readable program mechanism for receiving a loan request; a second computer readable program mechanism for accessing an electronic database, applying a set of rules, logic and criteria to determine applicable tasks required for each mortgage loan transaction and for generating a trackable loan origination compliance task workflow, the electronic database including a comprehensive list of tasks required to comply with federal rules and regulations, state rules and regulations, and local rules and regulations, the loan origination compliance task workflow including an organized sequence of a plurality of tasks comprising a subset of the comprehensive list and identifying actions required by one or more of a third party loan originator, a lending institution, and a borrower so that lending institutions may legally compensate third party originators in compliance with applicable federal or state law; and a third computer readable code mechanism for distributing one or more of the task actions of the loan origination compliance task workflow to one or more systems associated with one or more of a third parts loan originator, a lending institution, and a borrower capable of performing one or more of the task actions.

16. The computer program product of claim 15 comprising a fourth computer readable code mechanism for monitoring completion of the plurality of task actions whereby a report of completion of all required tasks can be generated.

17. The computer program product of claim 15 wherein the plurality of tasks is based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements.

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